

Notice of References Cited		Application/Control No. 09/972,564	Applicant(s)/Patent Under Reexamination HERZFELD, THOMAS
		Examiner Neal R. Sereboff	Art Unit 3626

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Della Tore, Thomas P "The national Flood Insurance Reform Act of 1994: New and changed lender compliance requirements" ABA Bank Compliance, v16, n10, p16 - 18, Oct 1995
	V	FEMA "Appendix A: The National Flood Insurance Act of 1968, Sections 1366 and 1367, as Amended by the National Flood Insurance Reform Act of 1994, Sections 553 and 554" Flood Mitigation Assistance Guidance, FEMA 299/ August 1997, pC1
	W	44 CFR 62, 62.21 through 62.23
	X	The National Flood Insurance Act of 1968, as amended, and the Flood Disaster Protection Act of 1973, as amended, 42 U.S.C. 4001 et. seq., Sections 1311 through 1313

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Notice of References Cited		Application/Control No.	Applicant(s)/Patent Under Reexamination	
		09/972,564	HERZFELD, THOMAS	
Examiner		Art Unit	Neal R. Sereboff	Page 2 of 3

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	FEMA: Policy Issuance 1-99, Subject: Renewals Ineligible for Preferred Risk Policies
	V	FEMA, Residential Condominium Building Association Policy, National Flood Insurance Program 8/98
	W	Phillips, William H et al. ABA Bank Compliance V15 n10 p40-42 10/1994
	X	MacDonald, Don N et al., "Flood hazard pricing and insurance premium differentials: evidence from the housing market." Journal of Risk Insurance, v57 n4 p654 12/1990

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Notice of References Cited		Application/Control No. 09/972,564	Applicant(s)/Patent Under Reexamination HERZFELD, THOMAS
		Examiner Neal R. Sereboff	Art Unit 3626

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Soukhanov, Anne ed, Webster's II - New Riverside University Dictionary, Riverside Publishing Company, 1994, p369.
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.